

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) <i>(Use several sheets if necessary)</i>	ATTY DOCKET NO.	APPLICATION NO.
	03292.101090.17	10/710,567
	APPLICANT	
	David Bonalle	
	FILING DATE	GROUP
	July 21, 2004	3687

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS							
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NON-PATENT LITERATURE DOCUMENTS		
EXAMINER INITIAL	CITE NO.	
	1	<a href="http://www.palowireless.com/infotooth/whatis.asp">http://www.palowireless.com/infotooth/whatis.asp</a> , 04/28/2003
	2	<a href="http://www.semiconductors.philips.com/news/content/file_878.html">http://www.semiconductors.philips.com/news/content/file_878.html</a> , 04/072003
	3	International Search Report and Written Opinion of the International Searching Authority, PCT/US05/26101, 05/13/2008
	4	KUNTZ, MARY, "Credit Cards as Good as Gold", Forbes, 11/04/1985
	5	LAHEY, LIAM, "Microsoft Bolsters Rebate Structure", Computer Dealer News, 02/08/2002
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	7	MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, <a href="http://www.cardforum.com/html/cardmark/jan01_c3.htm">www.cardforum.com/html/cardmark/jan01_c3.htm</a> , 01/2001
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EXAMINER	DATE CONSIDERED
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.